



# M E D I A   R E L E A S E

STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE

FOR IMMEDIATE RELEASE  
APRIL 11, 2006

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## **CONSUMER INFORMATION FOR STORM VICTIMS POST-DISASTER**

Nashville, TN.- In the wake of the deadly and devastating storms that struck Tennessee, storm victims need to know what to expect from their insurance companies, and how to avoid and report unscrupulous home repair and other disaster-related scams.

Commerce and Insurance Commissioner Paula A. Flowers said her agency stands ready to assist consumers and insurance companies as they work to rebuild the communities affected by this week's storms. As part of that effort, the Department is issuing several consumer bulletins to help disaster victims avoid repair scams, handle insurance issues, and report problems to state regulators.

"Based on what we have seen before, there may be individuals who will try to take advantage of people who've been victims of these storms," said Mary Clement, Tennessee's Director of Consumer Affairs.

The first Consumer Bulletin deals with how to avoid home repair scams, which tend to emerge after these disasters. Another Consumer Bulletin advises people on what to expect from insurers, how to document damage, and how to protect against claims problems.

"We find that so many consumer complaints against insurance companies stem from misunderstanding, miscommunication or a policyholder's failure to read and understand a policy," said Stephani Ryan, Director of Consumer Insurance Services. "There are also times when consumers are not being well-served by their insurance companies, and we're here to help in those cases."

Consumers are urged to call the Department of Commerce and Insurance tornado hotline for assistance with insurance issues at 800-342-4029 or the Consumer Affairs hotline for non-insurance issues at 800-342-8385.

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